

Information to identify the case:

Debtor 1	<u>Windzor Jean</u>	Social Security number or ITIN	xxx-xx-6361
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-19690-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Windzor Jean

9/20/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Windzor Jean
Debtor

Case No. 18-19690-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 20, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:

Recip ID	Recipient Name and Address
db	+ Windzor Jean, 190 Shepard Avenue Apt1, East Orange, NJ 07018-2469
aty	+ Richard Mark Citron, RAS CITRON LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
aty	+ Shmuel Klein, 113 Cedarhill Ave., Mahwah, NJ 07430, UNITED STATES 07430-1353
518421063	+ Citron, Richard, Mark of, RAS Citron LLC, 130 Clinton Road, Ste. 202, Fairfield, NJ 07004-2927
518553361	+ Dan Rattray, 251 North Main Street, Winston-Salem, North Carolina 27155-0002
517527086	+ East Orange Vah Fcu, 385 Tremont Ave, East Orange, NJ 07018-1023
517527087	+ Jeffery Grabowski ESQ., 239 Paterson Ave, East Rutherford, NJ 07073-1805
517660183	+ Laura Virginia Jean, 540 Grandwarlea Dr. APT 815, Hope Mills, NC 28348-8201
517527089	+ Lincoln Technical Institute, 502 W. Germantown Pke., Plymouth Meeting, PA 19462-1314
517527090	+ Ocwen, PO Box 785058, Orlando, FL 32878-5058
517527091	+ P.S. E & G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518553358	+ PHH, PO Box 66002, Lawrenceville, NJ 08648-6002
517527092	Paul Marshall, 5118 Robert J Mathew Parkway, El Dorado Hills, CA 95762-5703
518553360	+ Secretary Dept of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420-0002

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 20 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 20 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Sep 20 2023 20:35:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
517527078	EDI: APPLIEDBANK.COM	Sep 21 2023 00:18:00	Applied Card Bank, 4700 Exchange Court, Boca Raton, FL 33431
517527079	+ Email/Text: EBNProcessing@afni.com	Sep 20 2023 20:37:00	AT & T Mobility, c/o AFNI Collection, P.O. Box 3097, Bloomington, IL 61702-3097
517527080	+ EDI: BANKAMER.COM	Sep 21 2023 00:18:00	Bank Of America, Po Box 26012, Greensboro, NC 27420-6012
517636937	+ EDI: BANKAMER2.COM	Sep 21 2023 00:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517527081	+ EDI: TSYS2	Sep 21 2023 00:18:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
517527082	+ EDI: CAPITALONE.COM	Sep 21 2023 00:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517527083	+ EDI: CAPONEAUTO.COM	Sep 21 2023 00:18:00	Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285

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517539039	+ EDI: AISACG.COM	Sep 21 2023 00:18:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517539140	+ EDI: AISACG.COM	Sep 21 2023 00:18:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517527084	+ EDI: WFNNB.COM	Sep 21 2023 00:18:00	Comenitycapital/boscov, Po Box 182125, Columbus, OH 43218-2125
517527085	+ EDI: DISCOVER.COM	Sep 21 2023 00:18:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518553359	+ Email/Text: bky@martonelaw.com	Sep 20 2023 20:35:00	Frank Martone, Esq, 1455 Broad Street, Bloomfield, New Jersey 07003-3068
518553362	^ MEBN	Sep 20 2023 20:25:45	KML Law Group, P.C, 701 Market Street, Suite 5000, Philadelphphia, PA 19106-1541
517640639	Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2023 21:40:43	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517527088	+ EDI: LENDNGCLUB	Sep 21 2023 00:18:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517646044	+ EDI: LCIPHHRMGT	Sep 21 2023 00:18:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road,, Suite 100,, West Palm Beach,, FL 33409-6493
517570553	+ Email/Text: RASEBN@raslg.com	Sep 20 2023 20:35:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518049827	+ EDI: LCIPHHRMGT	Sep 21 2023 00:18:00	PHH Mortgage Corporation, PO Box 24781, Attn: SV 19, West Palm Beach, FL 33416-4781
517634061	EDI: PRA.COM	Sep 21 2023 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517634266	EDI: PRA.COM	Sep 21 2023 00:18:00	Portfolio Recovery Associates, LLC, c/o Jetblue Card, POB 41067, Norfolk VA 23541
517615648	EDI: Q3G.COM	Sep 21 2023 00:18:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517543544	EDI: Q3G.COM	Sep 21 2023 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517527093	+ EDI: RMSC.COM	Sep 21 2023 00:18:00	Syncb/PLCC, Po Box 965064, Orlando, FL 32896-5064
517527691	+ EDI: RMSC.COM	Sep 21 2023 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517527094	+ EDI: RMSC.COM	Sep 21 2023 00:18:00	Synchrony Bank/Lowes, Po Box 956060, Orlando, FL 32896-0001
517527095	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 20 2023 20:36:00	Toyota Motor Credit Corp., 5005 N.River Blvd North East, Cedar Rapids, IA 52411
517573720	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 20 2023 20:36:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517632653	+ EDI: AIS.COM	Sep 21 2023 00:18:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517527096	+ EDI: VERIZONCOMB.COM	Sep 21 2023 00:18:00	Verizon Fios, P.O. Box 4830, Trenton, NJ 08650-4830

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City., OK 73118-7901
cr	*+	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
518049828	*+	PHH Mortgage Corporation, PO Box 24781, Attn: SV 19, West Palm Beach, FL 33416-4781

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Ocwen Loan Servicing LLC ajennings@raslg.com
Christian Del Toro	on behalf of Creditor Secretary Of Veteran's Affairs cdeltoro@cdeltorolaw.com bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joshua Fischer	on behalf of Creditor Ocwen Loan Servicing LLC jfischer@houser-law.com
Kathleen M. Massimo	on behalf of Defendant OCWEN - Ocwen Loan Servicing LLC kmassimo@houser-law.com, nnasim@houser-law.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael C. Hughes	on behalf of Creditor Ocwen Loan Servicing LLC mhughes@polsinelli.com, docket@polsinelli.com;robrien@polsinelli.com;dbauleo@polsinelli.com
Shmuel Klein	on behalf of Debtor Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Shmuel Klein	on behalf of Attorney Shmuel Klein shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Shmuel Klein	on behalf of Plaintiff Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Sindi Mncina	on behalf of Creditor Ocwen Loan Servicing LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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